

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gary M. Reisher
Melody S. Reisher
Debtors

Case No. 18-00883-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: May 24, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Gary M. Reisher, Melody S. Reisher, 11 Forrest Avenue, Fayetteville, PA 17222-1405
cr	+ SN Servicing Corporation as servicer for U.S. Bank, c/o Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
5030558	+ Chambersburg Hospital, 760 E. Washington Street, Chambersburg, PA 17201-2751
5390808	+ FRIEDMAN VARTOLO, LLP, Attorneys for SN Servicing Corporation, 85 Broad Street, Suite 501, New York, NY 10004-1734
5030564	+ National Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
5030565	++++ PROTHONOTARY, FRANKLIN COUNTY, 14 N MAIN ST, CHAMBERSBURG PA 17201-1811 address filed with court;, Prothonotary, Franklin County, 157 Lincoln Way East, Chambersburg, PA 17201
5030567	+ Rickart Collection Systems, Inc., 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242
5030568	+ Summit Physician Services, 785 Fifth Ave., Ste 3, Chambersburg, PA 17201-4232

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	May 24 2023 18:41:07	SN Servicing Corporation as servicer for U.S. Bank, c/o Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
5049942	Email/PDF: bncnotices@becket-lee.com	May 24 2023 18:59:23	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5390808	^ MEBN	May 24 2023 18:41:07	FRIEDMAN VARTOLO, LLP, Attorneys for SN Servicing Corporation, 85 Broad Street, Suite 501, New York, NY 10004-1734
5030560	EDI: IRS.COM	May 24 2023 22:41:00	IRS, Fresno, CA 93888-0419
5030561	EDI: JEFFERSONCAP.COM	May 24 2023 22:41:00	Jefferson Capital LLC, 16 McLeland Road, Saint Cloud, MN 56303-2198
5030562	^ MEBN	May 24 2023 18:41:06	KML Law Group, P.C., Suite 5000 - BNY Mellon Ind. Ctr, 701 Market Street, Philadelphia, PA 19106-1541
5030563	+ Email/Text: PBNCNotifications@perituservices.com	May 24 2023 18:46:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
5044554	+ Email/Text: nsm_bk_notices@mcooper.com	May 24 2023 18:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
5030566	Email/Text: clientrelations@optiosolutions.com	May 24 2023 18:46:00	QCS, PO Box 4699, Petaluma, CA 94955
5271740	^ MEBN	May 24 2023 18:40:57	US Bank Trust National Association, c/o SN Servicing Corporation, 323 Fifth St, Eureka, CA

5269338	^ MEBN	May 24 2023 18:40:58	95501-0305 US Bank Trust National Association,, as Trustee for Igloo Series IV Trust, c/o SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501-0305, US Bank Trust National Association,
5269337	^ MEBN	May 24 2023 18:40:58	US Bank Trust National Association,, as Trustee for Igloo Series IV Trust, c/o SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501-0305
5030569	Email/Text: edbknotices@ecmc.org	May 24 2023 18:46:00	US Department of Education, PO Box 105028, Atlanta, GA 30348-5028
5096058	Email/Text: EDBKNotices@ecmc.org	May 24 2023 18:46:00	US Department of Education, PO BOX 16448, Saint Paul, MN 55116-0448
5030570	+ EDI: VERIZONCOMB.COM	May 24 2023 22:41:00	Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		US Bank Trust National Association, et al
5392025		U.S. Bank Trust National Association as, Trustee of the Cabana Series IV Trust, U.S. Bank Trust National Association as, Trustee of the Cabana Series IV Trust
5392024		U.S. Bank Trust National Association as, Trustee of the Cabana Series IV Trust
cr	*	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
5030559	##+	Chambersburg Imaging, 25 PennCraft Ave, Chambersburg, PA 17201-1649

TOTAL: 3 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2023 at the address(es) listed below:

Name	Email Address
Hannah Herman-Snyder	on behalf of Debtor 2 Melody S. Reisher hannah@nicklasandsnyder.com shannon@nicklasandsnyder.com
Hannah Herman-Snyder	on behalf of Debtor 1 Gary M. Reisher hannah@nicklasandsnyder.com shannon@nicklasandsnyder.com
Jack N Zaharopoulos	TWecl@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com
Jonathan C. Schwabl	

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust bankruptcy@friedmanvartolo.com

Lorraine Gazzara Doyle

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust ldoyle@logs.com LOGSECF@logs.com

Michelle Ghidotti

on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust
bknotifications@ghidottiberger.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:		
Debtor 1	<u>Gary M. Reisher</u>	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	<u>Melody S. Reisher</u>	
	First Name	Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania		
Case number:	1:18-bk-00883-HWV	
	Social Security number or ITIN	xxx-xx-6221
	EIN	-----
	Social Security number or ITIN	xxx-xx-6981
	EIN	-----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary M. Reisher

Melody S. Reisher

By the
court:

5/24/23

Henry W. Von Eck

Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.